

REDEMPTION SYSTEM FOR AWARD REDEMPTION

ABSTRACT OF THE DISCLOSURE

A method in a redemption system for determining which awards to redeem is provided. An award history database is maintained that includes award transaction information that describes awards earned by a consumer and, for each earned award, the type of award. An encumbrance database is maintained that describes types of awards that cannot be redeemed at one or more suppliers. A request to redeem an amount of the earned awards with a chosen supplier is received. Allowed awards that can be redeemed at the chosen supplier are determined, and encumbrance levels of the allowed awards are determined based on the types of allowed awards and the data in the encumbrance database. Which of the allowed awards to redeem is determined based on the encumbrance levels.

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